

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

In re:

**Cedrick Deion Weatherspoon**

a/k/a Cedrick Deon Weatherspoon

S.S. No.: xxx-xx-8469

Mailing Address: 1120 Wellons Drive, Durham, NC 27703-

**Case No. 11-81065**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 18, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)				Date: 6/30/11													
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				Lastname-SS#: Weatherspoon-8469													
Retain	Creditor Name	Sch D #	Description of Collateral														
ARREARAGE CLAIMS ON RETAINED COLLATERAL																	
Retain	Creditor Name	Sch D #	Arrearage Amount														
	N/A																
STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)																	
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral										
	Asset Acceptance LLC						Judgment										
STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)																	
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral										
	N/A																
ATTORNEY FEES (Unpaid part)		Amount															
Law Offices of John T. Orcutt, P.C.		\$2,328															
SECURED TAXES		Secured Amount															
IRS Tax Liens																	
Real Property Taxes on Retained Realty																	
UNSECURED PRIORITY DEBTS		Amount															
IRS Taxes																	
State Taxes																	
Personal Property Taxes																	
Alimony or Child Support Arrearage																	
CO-SIGN PROTECT (Pay 100% Int. %)		Payoff Amount															
N/A																	
GENERAL NON-PRIORITY UNSECURED DEBTS		Amount to Pay*															
DMI = None(\$0)																	
Other Miscellaneous Provisions																	
<p style="text-align: center;">PROPOSED CHAPTER 13 PLAN PAYMENT</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">99</td> <td style="text-align: center;">/mo for</td> <td style="text-align: center;">36</td> <td style="text-align: center;">months, then</td> </tr> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">/mo for</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">months.**</td> </tr> </table> <p style="text-align: center;">Definitions</p> <p>Sch D # = The number of the secured debt as listed on Schedule D.</p> <p>Int. Rate = Interest Rate = Trustee's rate = T.I.I. rate.</p> <p>Adequate Protection = Monthly 'Adequate Protection' payment amt.</p> <p>* = DMI x total no. of months of plan</p> <p>** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.</p> <p>Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)</p>								\$	99	/mo for	36	months, then	\$	N/A	/mo for	N/A	months.**
\$	99	/mo for	36	months, then													
\$	N/A	/mo for	N/A	months.**													

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Citibank \*\*  
Post Office Box 6500  
Sioux Falls, SD 57117-6500

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Arrow Services  
5996 West Touhy Avenue  
PO #SMI-0000013221  
Niles, IL 60714

Direct Merchants Bank \*\*  
P.O. Box 98701  
Las Vegas, NV 89193-8701

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Asset Acceptance LLC  
Attn: Managing Agent  
PO BOX 1630  
Warren, MI 48090

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Asset Acceptance, LLC  
Post Office Box 2036  
Warren, MI 48090-2036

Federal Housing Authority\*\*  
Department of HUD  
1500-401 Pine Croft Road  
Greensboro, NC 27407

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Bank of America Home Loans\*\*  
Customer Service  
PO Box 5170  
Attn: Managing Agent  
Simi Valley, CA 93062-5170

Frederick Weatherspoon  
1120 Wellons Drive  
Durham, NC 27703

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Bank of America Loans Servicing  
7105 Corporate Drive  
Plano, TX 75024-4100

Granite Asset Management  
15 South Main Street, Ste 700  
Greenville, SC 29601

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Black Expressions  
Customer Service Center  
Post Office Box 6404  
Camp Hill, PA 17012-6404

HSBC \*\*  
Post Office Box 4144  
Carol Stream, IL 60197-5244

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Calvary Portfolio Services  
P.O. Box 27288  
Tempe, AZ 85285

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Capital One \*\*  
Bankruptcy Department  
PO BOX 85167  
Richmond, VA 23285

MCM  
Department 12421  
Post Office Box 603  
Oaks, PA 19456-0603

Michael Weatherspoon  
1120 Wellons Drive  
Durham, NC 27703

Wells Fargo Card Services  
Post Office Box 522  
Des Moines, IA 50306-0522

Midland Credit Management  
8875 Aero Drive  
Suite 200  
San Diego, CA 92123

Wells Fargo Card Services  
Post Office Box 10347  
Des Moines, IA 50306-0347

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Providian National Bank\*\*  
Post Office Box 660490  
Dallas, TX 75266-0490

Resurgent  
625 Pilot Road  
Ste 2  
Las Vegas, NV 89119

RJM Acquisitions, LLC  
575 Underhill Blvd.  
Suite 224  
Syosset, NY 11791-3416

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6616-203 Six Forks Road  
Raleigh, NC 27615

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858